

To help manage payments in connection with Bankrate's Advertising Programs, Bankrate currently provides advertisers with the following payment plans (collectively, "Payment Plans"):

1. CPC Payment Plans;
2. CPM Payment Plans; and
3. CPA Payment Plans.

Not all Payment Plans are available to all Advertising Programs. Upon submitting an Insertion Order and/or Advertising Activation Form (collectively, "Set Up Instructions") to place your Advertisement on Bankrate.com, you agree to pay Bankrate pursuant to the applicable Payment Plan, the Advertising Terms and Conditions, and your Set Up Instructions. You also agree to pay Bankrate through the payment method you provide on your Set Up Instructions (i.e., credit card or debit card) (the "Payment Methods"). Certain Payment Methods require you to obtain credit with Bankrate ("Credit"). If you obtain Credit, your advertising expenditures with Bankrate will be charged against the amount of Credit you receive.

1. **CPC Payment Plans.** CPC Payment Plans are available only for the CPC (i.e. Rate Table) Advertising Program
  - A. **CPC Continuous Traffic Payment Plan.** If you select the CPC Continuous Traffic Payment Plan on your Set Up Instructions, you will specify an amount to be charged (the "Replenishment Amount") to the credit card you specify online. Bankrate will charge to your credit card the Replenishment Amount at the time you submit your order online. Each time that Bankrate determines your account balance has been depleted and has reached a zero balance, Bankrate will charge your credit card the Replenishment Amount that you had previously chosen, increasing your balance by that amount. If you select the CPC Continuous Traffic Payment Plan on your Set Up Instructions, you authorize Bankrate to charge to your credit card the Replenishment Amount upon your submission of Set Up Instructions and each time that your account has a depleted balance.
  - B. **CPC Pay-As-You-Go Payment Plan.** If you select the CPC Pay-As-You-Go Payment Plan, you will specify a credit card for payment and a certain amount to be charged to that credit card (the "Pay-As-You-Go Amount"), and you authorize Bankrate to charge the Pay-As-You-Go Amount to that credit card immediately upon submission online. Your account will show a credit in the amount of the Pay-As-You-Go Amount, and calls or click charges incurred will be deducted from that account balance. Bankrate will provide you with notice to the email address you set forth in your Set Up Instructions, when your account reaches 20% of the Pay-As-You-Go remaining balance. You will receive another email from Bankrate when your account balance is exhausted.
  - C. **CPC Direct Bill Payment Plan.** If you select the CPC Direct Bill Payment Plan on your Set Up Instructions, then Bankrate will send you a monthly invoice (the "CPC Invoice") of the CPCs you owe on a monthly basis, and you agree to pay to Bankrate the CPCs set forth in the CPC Invoice, in full, within twenty (20) days after the closing date stated on the CPC Invoice. **You will only be able to use the CPC Direct Bill Payment Plan if you have been approved for Credit.**
2. **CPM Payment Plans.** CPM Payment Plans are available only for the Graphic/Display Advertising Program. You agree to pay to Bankrate a flat fee for every thousand impressions of your Advertisement on Bankrate.com, based on Bankrate's pricing for the categories and products you agree to on the applicable Set Up Instructions (the "CPM Fee").
  - A. **CPM Invoiced Payment Plan.** If you select the CPM Invoiced Payment Plan on your Set Up Instructions, then Bankrate will send you an invoice (the "CPM Invoice") of your CPM Fee on a monthly basis and you agree to pay to Bankrate the CPM Fees set forth in the CPM Invoice, in full, within twenty (20) days after the date of the CPM Invoice. **You will only be able to use the CPM Invoiced Payment Plan if you have been approved for Credit.**
  - B. **CPM Prepaid Payment Plan.** If you select the CPM Prepaid Payment Plan on your Set Up Instructions, then you shall pay Bankrate the applicable CPM Fee in full at the time that you place your Set Up Instructions and you authorize Bankrate to charge to your Payment Method the applicable CPM Fee. **You will not be able to place your Set Up Instructions under the CPM Prepaid Payment Plan if you do not pay the CPM Fee in full at the time that you place your Set Up Instructions.**
3. **CPA Payment Plans.** The CPA Payment Plans are available only for Graphic/Display Advertising Program, for certain Display Advertisements; and Broker Table CPA Program. You agree to pay to Bankrate a fee for every approval made or application received by a financial institution, as applicable, resulting from your Advertisement on Bankrate.com, based on the pricing you agree to on the applicable Set Up Instructions (the "CPA Fee"); provided that the determination of the CPA Fee may be based on other criteria as agreed to by you and Bankrate in your Insertion Order. You will pay the CPA Fee to Bankrate, on a monthly basis, within thirty (30) days after the end of the month in which the related approval or applications are made.

***Notwithstanding the foregoing terms, Bankrate, in its discretion, may agree with you from time to time to modify any applicable Payment Plan or create an alternative Payment Plan for your advertising campaign, which such agreement shall be in writing and must specifically reference the parties agreement to modify the Payment Plan or provide an alternate Payment Plan for the advertising campaign (a "Modified Payment Plan"). In the event any terms included in such Modified Payment Plan conflict with the terms set forth above, the terms of the Modified Payment Plan shall control.***